

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Patrick E. Teats Sr.

Debtor(s)

Quicken Loans Inc.

Movant

v.

Patrick E. Teats Sr.

Respondent

and

Ronda J. Winnecour, Trustee

Additional Respondent

BK. NO. 18-70419 JAD

CHAPTER 13

Related to Docket # 20

FILED  
8/8/18 3:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**ORDER MODIFYING SECTION 362 AUTOMATIC STAY**

AND NOW, this 8<sup>th</sup> day of August, 2018, at Johnstown, upon Motion of Quicken Loans Inc., its successors and/or assigns, it is

**ORDERED THAT:** The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 1183 Market Street, Karthaus, PA 16845 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



United States Bankruptcy Judge

In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Patrick E. Teats Sr.  
31 Water Street, P.O. Box 49  
Karthaus, PA 16845

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Philadelphia, PA 19106

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Patrick E. Teats, Sr.  
Debtor

Case No. 18-70419-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db +Patrick E. Teats, Sr., 31 Water Street, P.O. Box 49, Karthaus, PA 16845-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Debtor Patrick E. Teats, Sr. thedebterasers@aol.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4